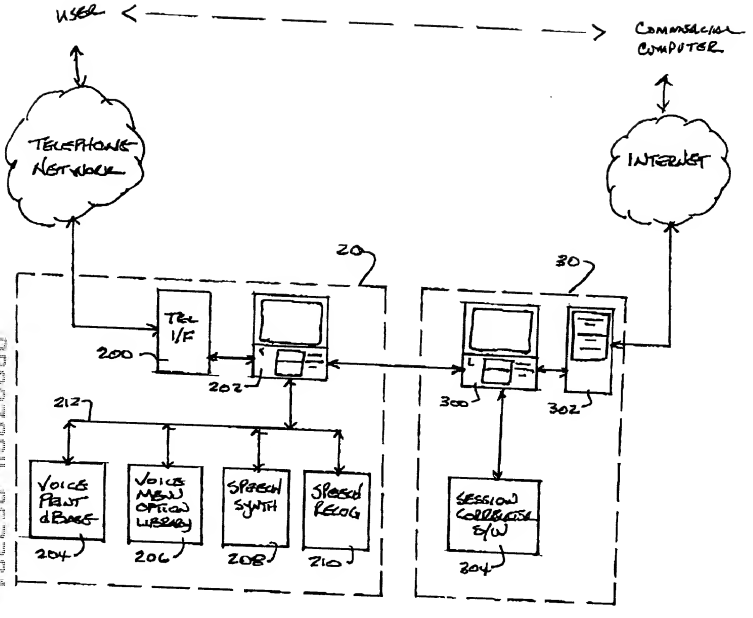
USER
COMMERCIAL COMPUTER
TELEPHONE NETWORK
INTERNET
20
30
TEL I/F
200
202
212
300
302
VOICE PRINT dBase
VOICE MENU OPTION LIBRARY
SPEECH SYNTH
SPEECH RECOG
SESSION CONTROL E/W
204
206
208
210
204

FIGURE 1

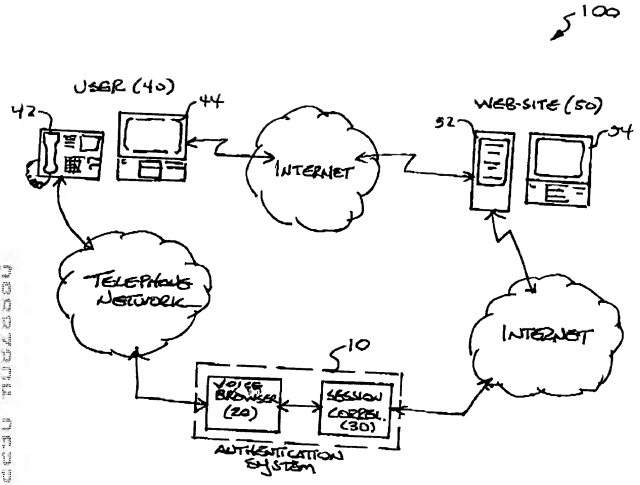
100
USER (40)
42
44
INTERNET
WEB-SITE (50)
52
54
TELEPHONE NETWORK
INTERNET
10
VOICE BROWSER (20)
SESSION CORREL. (30)
AUTHENTICATION SYSTEM

FIGURE 2

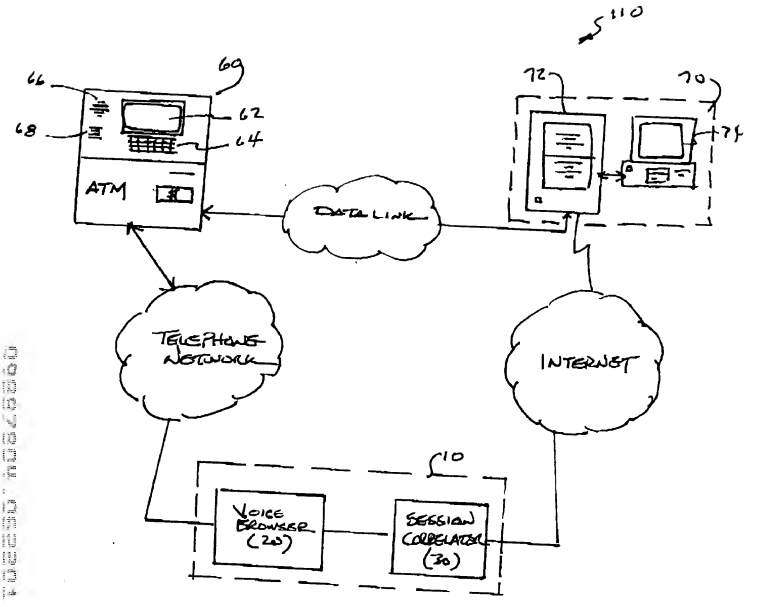
110
66
69
68
62
64
ATM
72
70
74
DATA LINK
TELEPHONE NETWORK
INTERNET
10
VOICE BROWSER (20)
SESSION CORRELATOR (30)

FIGURE 3

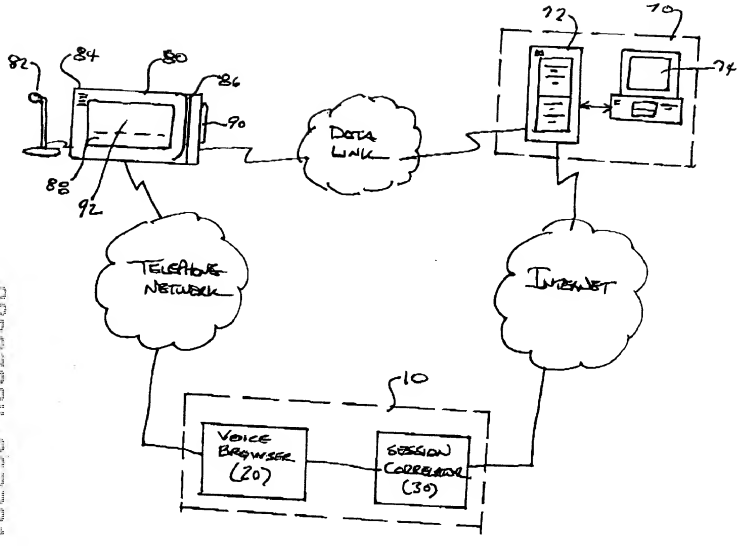
72
70
74
82
84
80
86
90
88
92
DATA LINK
TELEPHONE NETWORK
INTERNET
10
VOICE BROWSER (20)
SESSION CORRELATOR (30)

FIGURE 4

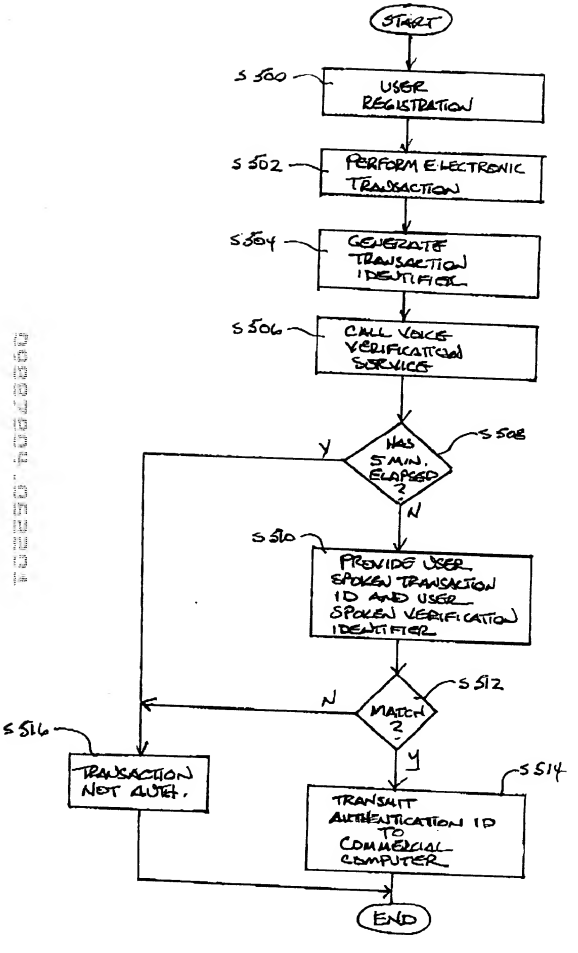
START
S 500
USER REGISTRATION
S 502
PERFORM ELECTRONIC TRANSACTION
S 504
GENERATE TRANSACTION IDENTIFIER
S 506
CALL VOICE VERIFICATION SERVICES
S 508
HAS 5 MIN. ELAPSED ?
Y
N
S 510
PROVIDE USER SPOKEN TRANSACTION ID AND USER SPOKEN VERIFICATION IDENTIFIER
S 512
MATCH ?
N
Y
S 516
TRANSACTION NOT AUTH.
S 514
TRANSMIT AUTHENTICATION ID TO COMMERCIAL COMPUTER
END

FIGURE 5

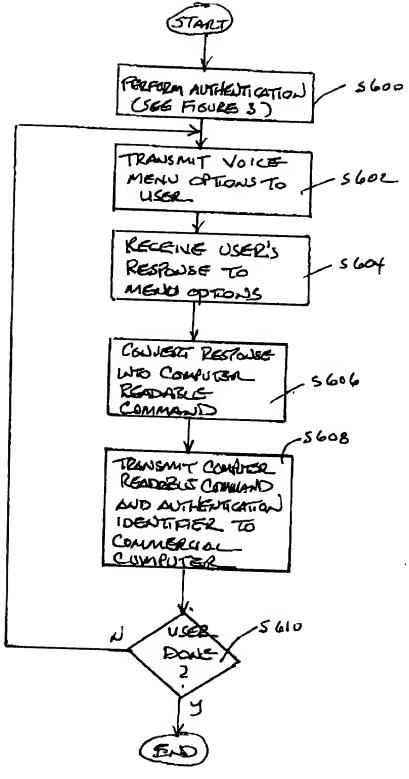
START
PERFORM AUTHENTICATION (SEE FIGURE 3)
S600
TRANSMIT VOICE MENU OPTIONS TO USER
S602
RECEIVE USER'S RESPONSE TO MENU OPTIONS
S604
CONVERT RESPONSE INTO COMPUTER READABLE COMMAND
S606
TRANSMIT COMPUTER READABLE COMMAND AND AUTHENTICATION IDENTIFIER TO COMMERCIAL COMPUTER
S608
USER DONE?
S610
N
Y
END

FIGURE 6

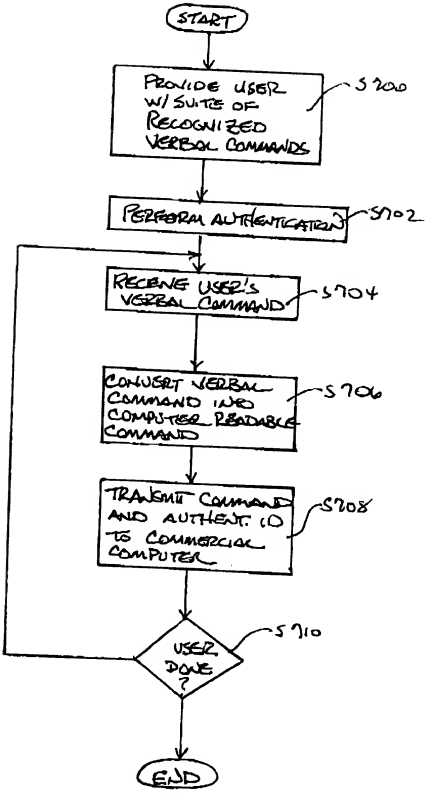
START
PROVIDE USER W/ SUITE OF RECOGNIZED VERBAL COMMANDS
S700
PERFORM AUTHENTICATION
S702
RECEIVE USER'S VERBAL COMMAND
S704
CONVERT VERBAL COMMAND INTO COMPUTER READABLE COMMAND
S706
TRANSMIT COMMAND AND AUTHENT. ID TO COMMERCIAL COMPUTER
S708
USER DONE ?
S710
END

FIGURE 7